

2009 KEHP Open Enrollment FAQ

- Q1: I have forgotten or never received my password and ID in order to web enroll. How do I obtain it?
- A1: Prior to October 13, please contact your Insurance Coordinator (you can find the listing of ICs at this website <http://personnel.ky.gov/dei/09planyear/inscoord.htm> or you may call the Enrollment Information Branch at 502-564-1205. From Oct. 13-24, you may call our toll free ID and Password hotline at 866-302-5632 or 502-564-3116.
- Q2: My Employee ID and/or Password does not work. What do I do?
- A2: First make sure you are entering the Employee ID in the first field and the Password in the lower field. Then, make sure the "Caps Lock" button on your keyboard is turned off. Next, make sure the first three letters of the Employee ID are capitalized (and followed by 4 numbers) and the first two letters of the Password are capitalized (and followed by 6 numbers). Please note, if you have input your Employee ID and/or Password incorrectly three times, you will be locked out and you must contact your Insurance Coordinator for a password re-set. If you are unsure who your Insurance Coordinator is or how to contact them, please refer to the Insurance Coordinator listing at this website address <http://personnel.ky.gov/dei/09planyear/inscoord.htm> or call 866-302-5632 or 502-564-3116 during open enrollment only.
- Q3: If I prefer not to enroll on-line, is there another way to make my elections?
- A3: Yes. You may obtain a paper application from your open enrollment guidebook or by printing one from our website at <http://personnel.ky.gov/dei/09planyear/hiforms.htm>.
- Q4: I do not have access to a computer at work. How can I web enroll?
- A4: You may use any computer (library, family member, neighbor or your home office) that has internet access to enroll on the web enrollment system. Hint: Pop up blockers must be turned off; web enrollment is not compatible with Internet Explorer 7.
- Q5: Is it required that I enroll for 2009?
- A5: Yes. This is a **mandatory enrollment** and everyone must enroll. If you do not enroll during Oct. 13-24, you will have no insurance, no FSA and no HRA.
- Q6: When I select a plan during Open Enrollment, when does the coverage become effective?
- A6: January 1, 2009.
- Q7: I am retired; can I enroll in the Commonwealth Maximum Choice during open enrollment?
- A7: No. The Commonwealth Maximum Choice plan is only available for active employees. Also employees cross-referencing with a retiree is not eligible for this plan.
- Q8: If I choose the Commonwealth Maximum Choice plan for 2009 and have funds remaining at the end of the year, but choose another plan in 2010, will I retain the remaining funds in the HRA?
- A8: No. If you switch plans, any remaining HRA funds will be forfeited as of the termination date of the Commonwealth Maximum Choice plan.

Q9: If I want to elect a Healthcare FSA, what is the minimum and maximum contribution amounts?

A9: There is not a minimum and the maximum contribution is \$5,000 per year.

Q10: Am I eligible to elect the family Cross-Reference payment option?

A10: To be eligible to elect the cross-reference payment option, each of the following requirements must be met:

- The members must be legally married (husband and wife) with at least one dependent
- The members must be eligible employees or retirees of a group participating in KEHP
- The members must elect the same coverage
- Employees of new groups who join KEHP during the plan year are eligible to begin a cross-reference payment option.

Q11: If I choose the cross-reference payment option and I or my spouse terminates employment, what happens?

A11: The remaining employed spouse will automatically be assigned a Parent Plus plan. The remaining spouse may choose to add the terminated spouse back to the plan within 35 calendar days from the loss of coverage (creating a traditional Family plan). If the terminated spouse becomes covered under another group health insurance plan, the remaining employed spouse may request a qualifying event change to drop to a Single plan or a waiver.

Q12: I want to stop my cross-reference payment option and change to a different plan (regular family, parent plus, couple or single). Can I do this on the web enrollment system?

A12: No. You and your spouse will need to fill out a paper application and submit it to your insurance coordinator.

Q13: If I drop my dependent child or spouse during Open Enrollment, will they be eligible for COBRA?

A13: No. Dependents dropped during Open Enrollment are not eligible for COBRA, unless the removal is in anticipation of a Qualifying Event (make sure your insurance coordinator knows that the change is related to a Qualifying Event instead of an Open Enrollment change)

Q14: If I elect coverage during my Open Enrollment and my spouse has Open Enrollment at a later date, can I make changes to my plan?

A14: Yes. We will require documentation from the spouse's employer on company letterhead identifying the Open Enrollment deadline, effective dates and persons who are being added to or dropped from the other employer's policy.

Q15: I am an active employee and my spouse will be turning 65 and eligible for Medicare. Do I have to drop my spouse from my plan?

A15: No. As long as you are actively working, you can keep your spouse on your plan even after he/she turns 65 and becomes Medicare eligible. However, your KEHP will be the primary insurance on your spouse and Medicare will be secondary.

- Q16: If I elect coverage during Open Enrollment and, after the new plan year starts, I become eligible for insurance under my spouse, can I drop coverage here and receive the HRA contribution?
- A16: No. If you gain other coverage, that is a Qualifying Event for you to drop coverage here; however, you will not receive the HRA contribution if the plan year has already started.
- Q17: I currently waive coverage and have the HRA and will have money left-over on 12/31/08. If during Open Enrollment, I elect an insurance plan (i.e. Premier), will I still get the money left in the HRA to use during 2009?
- A17: No. If you elect an insurance plan during Open Enrollment for 2009, the HRA will terminate on 12/31/08 and any remaining funds will be forfeited on 12/31/08.
- Q18: If I stop working/end employment during the year and I have already spent the entire \$2100 Waiver HRA monies, do I have to repay \$175 per month for each month I didn't work during the year?
- A18: No. You are not required to repay that amount.
- Q19: If I elect the Commonwealth Select Plan, can I use the HRA to pay expenses for dependents, even if they are not on my plan?
- A19: Yes, but only if they are an eligible dependent according to KEHP and IRS guidelines. You can use the funds. However, any funds used for a dependent not on your plan, will not count towards the deductible and /or Max Out-Of_Pocket (MOP).
- Q20: If I add my spouse or dependent to my plan during Open Enrollment, will they be subject to pre-existing conditions?
- A20: As long as your spouse or dependent has been covered for the past 12 months under **an** insurance plan with no break in coverage greater than 63 days, they will not be subject to pre-existing conditions.
- Q21: My wife is pregnant and not currently on my plan. If I add her during Open Enrollment, will my plan cover the pregnancy or is that considered pre-existing?
- A21: Yes. The pregnancy will be covered. Pregnancy is not included in the pre-existing conditions clause.
- Q22: Should I enroll on-line or on a paper form?
- A22: The online web enrollment system is the fastest, most convenient, safest and accurate way to enroll. There are some employees/retirees who are not eligible to web enroll. If you do not want to web enroll, you must complete a paper Enrollment Application, sign and date it by Oct. 24 and submit it to your Insurance Coordinator. He/she will enter the information for you.
- Q23: I will be on Fall Break during Open Enrollment and plan to be out of town, where internet access is not available. May I enroll early so I don't miss the deadline?
- A23: You are welcome to complete a paper form early. Fill in your selections, sign and date it, and submit it to your Insurance Coordinator before leaving.

Q24: What happens if I miss the deadline?

A24: You will be assigned a Waiver with NO HRA funds. This is called a "Forced Waiver" and it will remain in effect for the entire 2009 plan year.